

In re:
Alyssa Ann Heiland
Michael J Heiland
Debtors

Case No. 20-12186-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: May 14, 2025

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Alyssa Ann Heiland, Michael J Heiland, 54 Proudfoot Dr, Birdsboro, PA 19508-8518
14538825	+ Rainbow Finance, LLC, C/O Parvez Dhillion, 1290 East Arlington Blvd. Ste 200, Greenville, NC 27858-7854

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 15 2025 00:23:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 15 2025 00:24:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14513948	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	May 15 2025 00:22:00	Ascendium Education Solutions and Affiliates, PO Box 8961, Madison, WI 53708-8961
14509676	+ EDI: AIS.COM	May 15 2025 04:21:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14501224	EDI: DISCOVER	May 15 2025 04:21:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14714258	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 15 2025 00:24:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14501796	+ Email/Text: bankruptcy@marinerfinance.com	May 15 2025 00:23:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
14511289	+ EDI: JEFFERSONCAP.COM	May 15 2025 04:21:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14518634	EDI: PRA.COM	May 15 2025 04:21:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14527139	+ EDI: G2RSPSECU	May 15 2025 04:21:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14856778	+ Email/Text: BKRMailOps@weltman.com	May 15 2025 00:24:00	PSECU, c/o Weltman, Weinberg & Reis Co LPA, 965 Keynote Circle, Cleveland, OH 44131-1829
14501751	+ Email/Text: bankruptcy@bbandt.com	May 15 2025 00:23:00	SunTrust Bank now Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001

TOTAL: 12

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: May 14, 2025

Form ID: 3180W

Total Noticed: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14689089	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2025 at the address(es) listed below:

Name	Email Address
CHRISTOPHER A. DENARDO	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interes logsecf@logs.com
DAVID W. TIDD	on behalf of Debtor Alyssa Ann Heiland bankruptcy@davidtiddlaw.com
DAVID W. TIDD	on behalf of Joint Debtor Michael J Heiland bankruptcy@davidtiddlaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interest Trust bkgroup@kmlawgroup.com
MICHELLE L. MCGOWAN	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interest Trust mimcgowan@raslg.com
MILOS GVOZDENOVIC	on behalf of Creditor PSECU mgvozenovic@weltman.com pitecf@weltman.com
SARAH K. MCCAFFERY	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interes smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

Alyssa Ann Heiland

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9360

EIN --

Debtor 2

Michael J Heiland

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5579

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 20-12186-pmm

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alyssa Ann Heiland

Michael J Heiland

5/13/25**By the court:** Patricia M. Mayer
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.